

Delta's Housing Affordability Crisis

Summary Report for a Community Forum hosted by
Cedar Park Church in Delta, BC on March 4, 2017

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cedar park church

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Introduction

On March 4, 2017, Cedar Park Church in Ladner invited the public to attend a free forum on the housing affordability crisis in Delta, BC. The idea was sparked by a sermon in which Pastor Lee Kosa read a letter which had been published in the Delta Optimist, the local paper. The letter was from a family that had been renting in Delta, but could no longer afford to stay. Pastor Kosa's son was losing his best friend, a child in the family that was moving away.

A few weeks later, a group from the church met to discuss the housing affordability crisis. We are a church that cares about people and about living in relationship with each other. We were looking for answers. To what extent were market forces affecting home ownership? Where would inertia take us? Would we see a hollowing out of our community because young people wouldn't be able to afford to live in Delta? How would seniors be affected? Our enthusiasm for hosting a forum grew and our research began.

“It was clear that the the expensive and limited housing market in South Delta was separating extended families and putting an enormous amount of pressure on people in our community.”

- Pastor Lee Kosa

We wanted to offer some education on the topic of housing affordability. We knew that other communities had faced the same struggle. Perhaps we could present some viable solutions.

We thought that people needed time to interact with their neighbours and even an opportunity to vent. We knew that having a mixed audience consisting of renters and homeowners, young and old, would elevate the quality of the dialogue.

This report summarizes the topics, speakers and public feedback from the March 2017 forum. You can download copies of this report from the Cedar Park Church website.

<http://cedarparkchurch.org/delta-housing-affordability-crisis/>

Community Forum-At-A-Glance

Over 60 participants attended this free event. It was held on a Saturday afternoon and successfully attracted a mix of ages. Because Cedar Park Church is located in Ladner, the majority of participants were local. Only a small number of participants were from the neighbouring communities of Tsawwassen and North Delta, which are included in the municipality of Delta.

Presentations

Everyone met in the main hall for the presentations. These ranged in length from 10 to 20 minutes. The presentations covered five topics.

- **Overview of the Housing Affordability Crisis:** The forum opened with a presentation that gave the audience some data to consider.
- **Creative Financing:** A team from Vancity Credit Union talked to participants about Vancity's innovative financing options.
- **Affordable Housing Options:** A local resident described her experience living in a Housing Co-Op in Delta.
- **Creating Rental Space:** A local homeowner shared her experience of renovating her Ladner home to create a basement suite for her elderly mother.
- **Offering More Than Space:** The speaker covered some of the pros and cons of being a host family to international students.

Community Information

There were display tables set up in the foyer. Representatives from various businesses and agencies were available to provide information.

- **Questions about financing:** Kevin Tarumoto, Kim Munro and Michelle Laviolette from Vancity Credit Union were available (<https://www.vancity.com>).
- **Questions about adding a suite to a home:** Ted Andres and Luke Flaming, two local builders, were available to answer questions.
- **Homestay contracts for adults with disabilities:** Delta Community Living Society (<https://www.dcls.ca/>) and Strive Living (<http://striveliving.ca/>) are agencies that provide supports for adults with disabilities. They provided information on offering home placements and caregiving for adults with disabilities.
- **Homestay contracts for international students:** The Delta School District Homestay Program provided information about placements. (<http://homestay.deltasd.bc.ca/>).

Discussion Starters for the Feedback from Participants

Clusters of concerned residents had the opportunity to meet and exchange ideas. The discussion starters were:

- I like where I live because...
- How do the changes happening in Delta make you feel?
- Are you excited or concerned for the future of Delta?
- Do you feel that your housing needs are being met? What about your children and grandchildren?
- Would living in a shared home with others be attractive to you?
- What affordable housing options would work in Delta?
- If I added a suite to my house...
- What are the challenges for creating more rental space?
- Today I learned that...
- I want to know more about...

Presentations



Delta's Housing Affordability Crisis

Dr. Hans Krueger is an epidemiologist and health economist who knows how to tell a story with numbers. He talked about the demographics in Delta and led us through a powerpoint presentation of the affordability crisis.

His full presentation is available online at <https://youtu.be/B-YYI3 ARwE>.

Are Shelter Costs Really Increasing?

The first question Dr. Krueger addressed in his presentation was, "Are shelter costs really increasing?" The term "shelter costs" refers to having a roof over your head. It encompasses renting and buying. We have heard that home ownership in Delta is out of reach for young families. Are we truly in a housing affordability crisis? What impact have market forces had?

Dr. Krueger looked at trends from 2001 to 2017. He showed that household income in British Columbia has risen more quickly than the rate of inflation. If shelter costs had only risen at the rate of inflation, British Columbians would be enjoying excess income. In contrast, people in the Lower Mainland have become increasingly distressed about the cost of home ownership.

What does this problem look like in Delta? Using real estate data, Dr. Krueger analyzed the cost of buying a home in Ladner from 2001 to 2017. Using 2001 as an initial comparison, the gap between income and housing costs stayed fairly stable until 2015.

Dr. Krueger's analysis confirmed that there has been an unprecedented surge in the cost of buying a home in Ladner in the last two years. The gap between income and housing costs has risen dramatically due to market forces. The following numbers were based on 2017 real estate data for Ladner:

- the gap was \$85,000 for a condo in Ladner
- the gap was \$188,000 for a townhouse in Ladner
- the gap was \$387,000 for a single family home in Ladner

Are Market Forces Creating a Hollowing Out of our Community because Young Families Cannot Afford to Live Here?

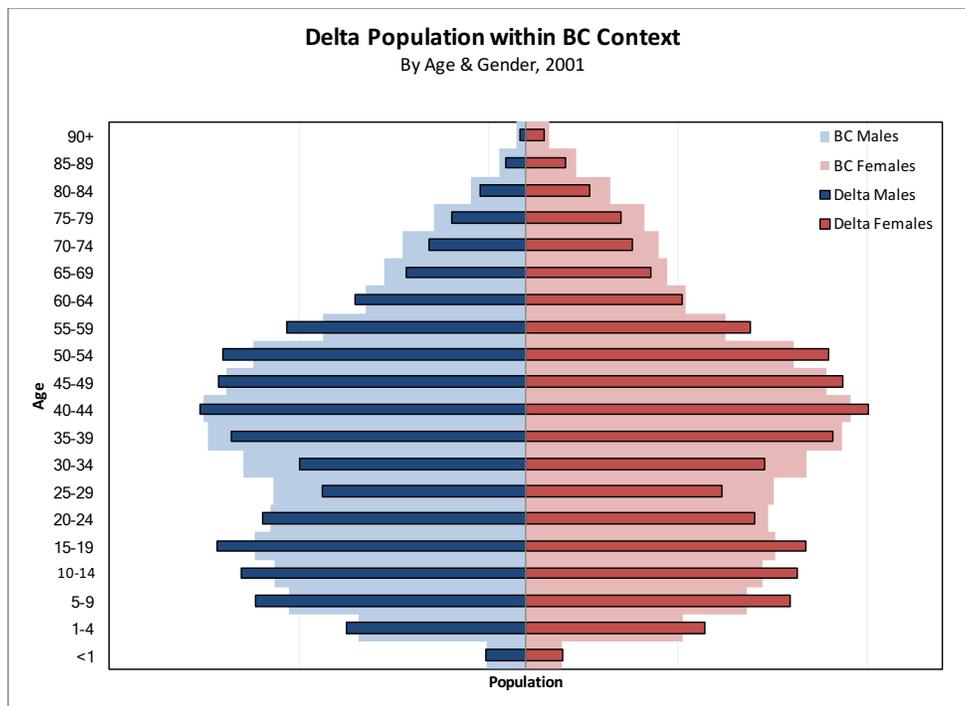
Dr. Krueger used population pyramids to display the shifts in Delta’s population from 2001 to 2017. In the images below, each horizontal bar represents an age group. The shading behind the bars represents BC’s population for each age group.

In 2001, the distribution of Delta’s population was similar to the distribution of BC’s population. The two widest areas represent middle-aged people and school-aged children. The number of elderly people gradually decreases with each age band.

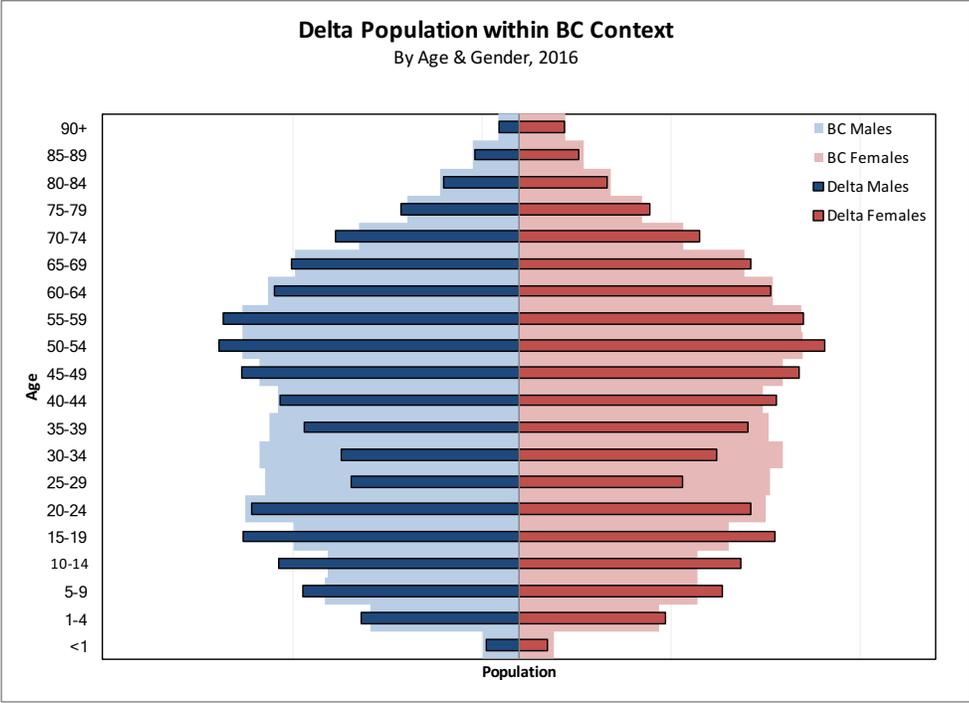
The average age for women to begin childbearing is 28 to 32 years of age. Thus, there are three age bands that were of particular interest in this analysis. These age bands represent young parents and singles who would traditionally be entering the housing market.

- Age 25-29, 30 to 34 and 35 to 39

In 2001, there was already some evidence that there were less young adults living in Delta than in other areas of the province. You can see that the heavy bars (which represent people living in Delta) do not reach as far as the shading (which represents the BC population). This is most obvious for ages 25 to 34 in the following graph. By

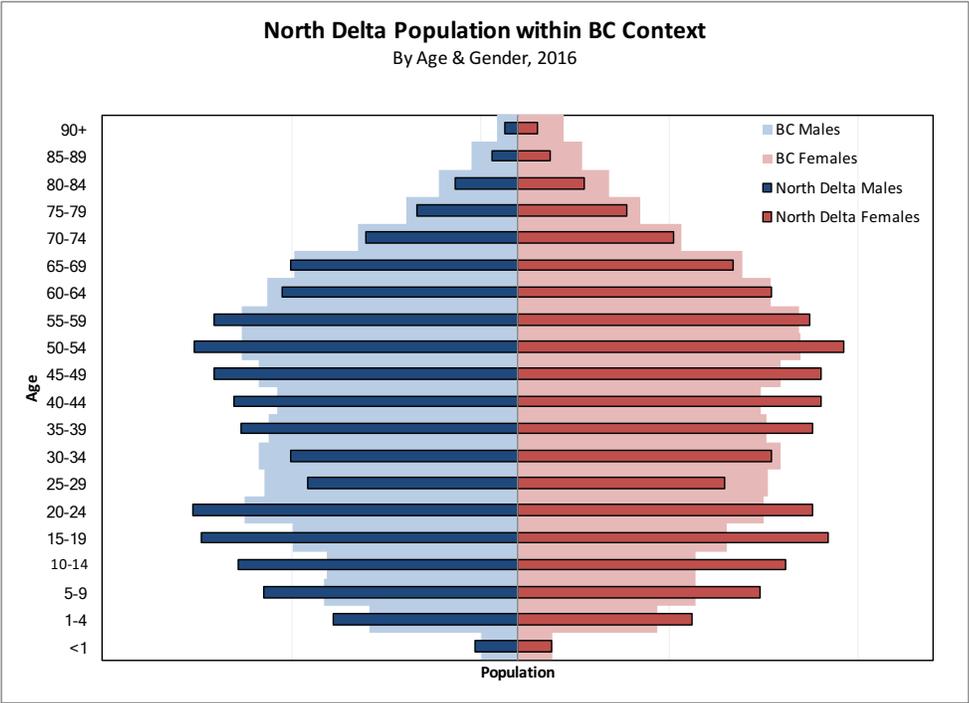


2016, the hollowing out was evident for 35 to 39 year olds as well. It was dramatic for 25 to 34 year olds.

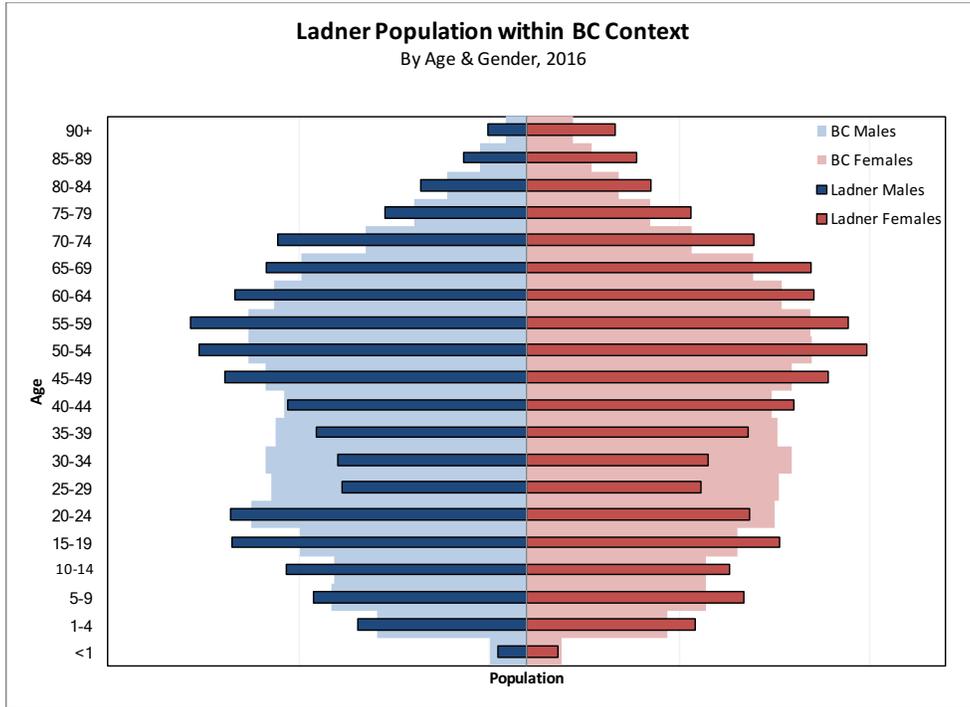


Comparison of North Delta, Ladner, and Tsawwassen in 2016

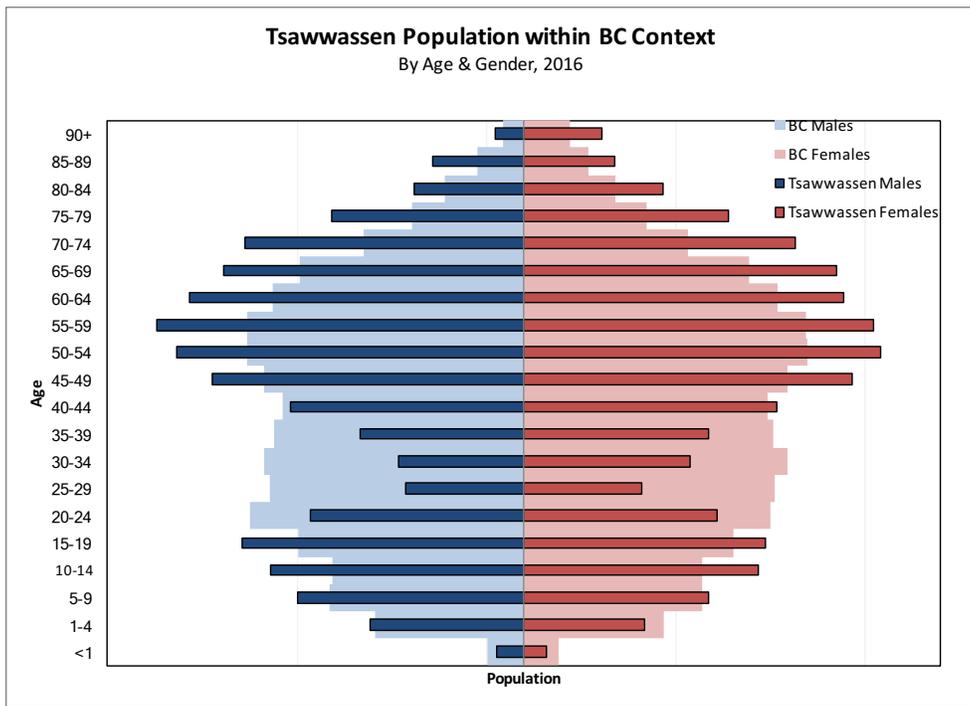
North Delta: Many children and teens. Some hollowing out of ages 25 to 39.



Ladner: Many children and teens. Marked hollowing out of ages 25 to 39.



Tsawwassen: Many children and teens. Very dramatic hollowing out of ages 20 to 39.



The communities of North Delta, Ladner and Tsawwassen are all being affected by market forces. All three communities are experiencing the loss of the next generation as teenagers graduate from high school and leave. The data reveals that they don't return. The high cost of home ownership and the lack of family-oriented rentals are largely to blame.

“We are losing our young families.”

- Dr. Hans Krueger

The more affordable regions of the province are seeing an increase in young adults. The lifestyle of working in the city and living in a large home in the suburbs is no longer within reach for young families.

Dr. Krueger concluded his talk by showing the video, *What is Generation Squeeze?* The video provides a compelling argument for the current plight of young adults in BC.

Access this video at <https://youtu.be/moMA8yZ8MuY>.

Creative Financing

“You don't have healthy communities if people can't afford to live in them.”

- Michelle Laviolette

Michelle Laviolette, who is a Ladner resident and the Branch Manager of Vancity Tsawwassen, presented on behalf of the Vancity team. Her role includes focusing on social, environmental and economic issues that impact community health and wellness. She highlighted unique financial options for families or individuals that want to buy a home together.

Vancity offers *Mixer Mortgages*, which make it possible for one home to have several mortgages on it. Michelle also talked about financing options for adding a suite. The price of the home plus the cost of improvements is taken into account. Vancity offers *Equity Takeouts*, where the value in the home lets homeowners get a loan for improvements. Another topic she covered was financing to improve energy efficiency.

Affordable Housing

“Housing should be about living in a community.”

- CHF BC Video

Rhonda Carriere, a Ladner resident currently living in a co-op community, shared her experiences. The Cooperative Housing Federation of BC makes affordable housing available in our province. Both Ladner and Tsawwassen have several developments that offer subsidized rental rates for low income families. Rhonda explained the application process and had forms available for participants.

Rhonda selected two videos that helped educate and inspire the audience.

Video 1: Housing Co-ops Build Community

Access this video at <https://youtu.be/ok8nckLBEE0>.

The first video gave the audience a taste of co-op life as seen through the eyes of co-op members.

Video 2: 2016 AGM Board Report - Cooperative Housing Federation of BC

Access this video at <https://youtu.be/YRFe2B5VL-o>.

The second video provided an overview of CHF BC's accomplishments in 2016. Watch it to learn more about what CHF BC is doing.

Creating Rental Space

“I count it a privilege to house my mother and have her in my life.”

- Ellie Loades

Ellie Loades is a retired teacher and Delta resident. She renovated her Ladner home to create a basement suite for her elderly mother. She spoke about the process and the challenges she faced in getting financing and municipal approvals. The effort was worth it! Her mother has participated in nearly every family event and has remained active in the community well into her 90's.

Two local building contractors, Ted Andres and Luke Flaming, were available to answer questions about adding a suite to a home.

Offering More Than Space

“ Having homestay students from other cultures in our home taught us a lot. It stretched our patience and compassion.”

- Brenda Breuls

Brenda Breuls is a Delta resident who has welcomed international homestay students into her home. She shared some of the pros and cons of being a host family. One of the benefits was that her children formed friendships with students from all over the world. She also spoke about being flexible and learning to show empathy to newcomers to Canada.

A representative from Delta School District’s Homestay Program was available during the forum to answer questions.

Two local agencies working with adults with disabilities, Strive Living and Delta Community Living Society, provided information on welcoming adults with disabilities into your home.



Feedback from Participants

Participants were given the opportunity to provide feedback to 10 questions and sentence starters. These were displayed on easels so that participants could write a response on a sticky note and add it to the easel. Participants clustered around the questions and interacted with each other. There was a lot of lively discussion in these clusters!

The questions related to the topics covered by the speakers. Participants were given two opportunities to respond over the course of the forum.



The majority of the people who attended the community forum were from Ladner. There were less participants from Tsawwassen and only a few from North Delta. The following feedback is most representative of the features Ladner offers, and the problems experienced by people living in Ladner.

1) I like where I live because...

Summary: Participants were consistent in their feedback that they like where they live because of walkability and access to both nature and urban centres. Other consistent topics included a sense of community and the "small-town" feel. Residents liked feeling safe and enjoyed good relationships with their neighbours.

Everything is in close proximity in Delta:

- It is close to everything - grocery stores, community centres, beach, nature, downtown
- It has everything we need including many community events and sports.
- Gymnastics, parks, market, May Days
- It's walking distance to everything.
- I can walk to work, shopping, library and church.
- Places to walk or ride. I can walk to stores.
- Walking distance to park, school, transit, grocery store.
- Close to various amenities.
- Walkable, close to everything.
- You can walk to most areas in town.
- It's beautiful, it's safe, it has a smaller town feel.
- Ladner has a great community size. It has a small town feel.
- I like the village feel, but more people should help, not hinder.
- Walking distance to everything.
- It's where I work and worship.
- I love my community. I can walk to work and shops.
- Walkability.

I can enjoy nature:

- Was close to work, but now it is because of the lovely community, open sky and nearness to nature.
- My kids know where food comes from!
- The ocean.
- Location, beaches, safe, beautiful.
- Access to coastline and fresh air.

- It's beautiful.
- Close to nature.
- Great weather.

Delta is close to the urban core:

- Convenient to downtown, close to our jobs.
- Small town feel but close to Vancouver and proximity to jobs.
- It's convenient to commute to a variety of places and it is close to the airport.
- Close to work and access to the city.

Delta offers good schools:

- It's beautiful, safe, and offers a good education for my children.
- Good schools.

I enjoy good relationships with family and friends:

- Close to family and friends.
- Familiar people.
- It's a community. I know my neighbours.
- Close to family.
- Good neighbours.
- Smaller, family friendly, community.
- We know our neighbours.
- Friendly neighbours.
- I love my neighbourhood. It is safe, clean, and a great place for my kids.
- Where I grew up.
- Friendly people.
- Friendly.
- I was born and raised here. It is beautiful and the people are the best.
- It's a vibrant community, not a city. It's a great place to raise a family.
- Friendliness.
- It is a safe neighbourhood.
- Close community and safe.
- It's walking distance to everything, including my parents!
- Friendly people and community oriented.
- Close to our kids. We moved here recently, lucky to find an apartment to rent. We love it!

Delta offers appealing properties:

- Affordable for now.
- I have a large backyard.
- I have my own home with lots of space and a big yard.

2) How do the changes happening in Delta make you feel?

Summary: Consistent themes that emerged with responses to this question included a sense of sadness, worry and fear for the future. Participants expressed concerns regarding the future livability and affordability of Delta, especially for seniors and families.

Sad about the hollowing out of our community:

- Concerned for the decrease in younger population.
- Helpless.
- Sad. There is less diversity and too much resistance to change. "NIMBY ism [not in my backyard ism] especially in Tsawwassen. Residents are not thinking of young families and the need for vibrant communities.
- Sad to see people having to leave because of housing issues.
- I feel sorry for young families and the gap in that age group. We need children!

Frustrated by the lack of diversity in shelter options:

- Frustrated!! We need more 1-2 bedroom apartments. Too many townhouses that don't help seniors.
- No housing plans to suit the needs of the community.

Worried about the changes:

- Worried. With upcoming infrastructure changes, big business and unaffordable housing, I wonder how much it will cost to live in Delta, the town I have grown to love.
- Worried. Too much change too quickly without clear boundaries puts South Delta's quality of life at risk.

Ambivalent:

- Mixed - I love the convenience of the new mall; I hope that the community will still be safe.

- Change does not bother me. I encourage it, as long as it is positive.

3) Are you excited or concerned for the future in Delta?

Summary: Participants were concerned about the the future because of limited opportunities for young families and the rate of change. Some participants were worried that change would happen too quickly and would impact the feel of the community, while others were concerned that change was not happening fast enough to help those in need of housing.

Concerned about changes to the feel of the community:

- Concerns: loss of walkability, traffic, loss of farmland.
- Concerned about traffic.
- Concerned about too much growth if it becomes a city.
- Concerned. Densification and increased traffic, commercialism, loss of farmland.
- I am concerned for Ladner especially when the bridge comes in. It will increase need.
- Concerned. Getting way too busy. Going to lose our special small town vibe.
- What we have here will be so important for the future, but we have to hold onto it.

Concerned about escalating costs and the hollowing out of young adults:

- Stressed, working harder to try and get by.
- Confused! Not sure yet what the future holds.
- Concerned about affordability of housing.
- Very concerned as the cost of housing is driving out my generation.
- Concerned. We like it but may not be able to find a home.
- Concerned for my kids and grandkids not being able to afford living here, an area they all love.
- Concerned. How will future generations thrive?
- Yes. I am concerned as more and more people are moving away from our community to find a suitable home and resources.
- Concerned about where my children and grandchildren might live.
- Concerned for the future of my kids.
- Concerned for young families.
- Concerned that rising prices and limited options are driving young people out of Ladner.
- Concerned because my kids will probably have to move away!
- Love Delta and the people who live here but it needs to be more accessible to young people.

- Concerned. Part of the reason Delta is desirable is due to the small town feel, the sense of community and the presence of many young families. As this changes, the region becomes less desirable.

Concerned about resistance to change:

- Need city hall to catch up with community needs - like density.
- Concerned for young folks. Older people need to embrace change and diversity.
- Concerned about NIMBYs. People fear more density, even six story buildings or condos.
- Concerned that there is a lack of leadership helping us to re-envision our community changes while also holding onto our values in South Delta.

Both excited and concerned:

- Both. There is potential for improvement if the right decisions are made.
- A little of both. I want to keep the small town vibe with small businesses and young families. The new mall is an opportunity but I worry with the bridge etc...the population may explode.
- Excited and concerned. Ladner is a unique community in the Lower Mainland that hasn't grown or changed as much as other places but has become increasingly expensive and is squeezing out young families. Less diversity is bad.
- Both. Delta is a unique community with opportunities to grow in a way that highlights what is already great about Delta, but we need leaders who fight for what is best for the people here.
- Concerned, but hopeful.
- Both. Excited that conversations are happening. Concerned that changes won't happened fast enough.
- Concerned overall, but excited for the Southlands Community.

Excited:

- Yes. If we embrace density and better service by Translink.
- Excited because the people here are invested in the community and will guide it to something good.
- Excited because people are creative.
- Hopeful. This forum and speakers make me hopeful that owning a home could happen here.
- Excited. I am OK with accessibility to Vancouver and different housing options.
- I'm excited to see more affordable housing coming. That is good news for us.

4) Do you feel that your housing needs are being met? What about your children or grandchildren?

Summary: Most of the current homeowners felt that their current housing needs were being met. People who were renting did not agree. When it came to the question about children and grandchildren, the majority of respondents expressed discouragement about the lack of affordable housing.

Yes, my housing needs are being met, but...

- My housing needs are met, but not my children's.
- My needs are being met but I worry about my children.
- Mine are met, but my children need the "bank of Mom and Dad"
- I'm okay, but my grandchildren (18 and 19) are not.
- Mine are, but not my children. I cannot see how it can be done without help of parents.
- Yes for me. Children - no. Grandchildren - no.
- Not a lot of options, but yes for me.
- Mine are, but my children will never be able to afford to live here unless they inherit ours.
- Yes, but we're lucky and blessed to have bought a house as a young family before 2011, before prices went up.
- Yes, although we are stretched to the limit. Our kids? Too much \$\$\$.
- Yes for us. Difficult for our children, they will need help or move farther out.
- Yes, for the most part. Our actual living space is sufficient for now. We live in a condo. It would be nice to have a yard. We're in a good location though.
- I am ok for now but I will not be able to stay in Ladner once I retire. It's very difficult for my children to stay here.
- Currently, yes, but as our family grows we will not be able to afford to live in this region based on current trends.
- Yes, but only because of family help.
- Yes, because of my generous family. No idea how my kids would do it.

No, my housing needs are not being met:

- No, my co-op is great for now but I'm not building equity and therefore I'm not going to have a retirement nest egg.
- No. There is a lack of diversity of housing options.
- The only thing I can afford is a condo, which doesn't give me the lifestyle I want. I want to have friends over, have a backyard, and live with other people.
- No, not enough space for kids and storage for stuff in current housing.

- No, I can't afford to buy a house here or in other areas of the Lower Mainland.
- No. We are happy but it is challenging living in a one bedroom apartment with a toddler and no laundry.
- No, we do not make enough money to buy what we need.
- We have a roof, but our living situation is not ideal. If we have our own kids we will outgrow our current situation. I'm not sure we can find ideal space.

The needs of my children and grandchildren are not being met:

- There are no housing options for our 27 year old living with an intellectual disability.
- Not for my children.
- I have adult children who live at home because they would have to move far away to afford independence.
- No. High prices and low availability are keeping younger generations out of the market.
- No. It is a hard place to find a place that is affordable especially when you are in an entry level paying job.
- We don't see our kids living here. There are no affordable rental or purchase options in Delta.
- Young couples are under stress about housing.
- My children are unable to afford housing in this area.
- For my children, who knows? I don't expect that they will live here as adults - too expensive.
- I am worried that my children will not be able to afford to live here.
- I feel housing needs won't be met for my grandkids; however it is up to the older generation like myself to convey a different attitude to ownership. Maybe that is TOO high a value.

5) Would living in a shared home with others be attractive to you?

Summary: Participants were excited about this idea. There was a enthusiasm for intergenerational living and supportive housing for seniors and adults with disabilities. Some participants expressed concerns about privacy and space, however even those that were unsure expressed interest in splitting a home into two suites.

Yes, I would like to live in a shared home:

- Definitely! I would love the community. As a single person living with others is ideal.
- Yes! Sharing the load, and fun!

- Yes! Intergenerational living.
- Absolutely. Affordability and rental availability make it very compelling.
- Yes! More support and people for my kids to play with!
- Yes! It's more social and community oriented.
- Yes. I have talked about the concept with family members. We all get along!
- Yes! Companionship, shared meals and childcare. It's better than being alone and lonely or leaving my child on her own for so many hours.
- Yes, but I value privacy.
- Yes, if it means we can stay in Ladner.
- Yes, with private space.
- Yes! I like the affordability it allows, but even more importantly, I want to live in close community with others, especially with young kids.
- Yes, for financial and theological reasons.
- Yes. It would help us afford a bigger living space and possibly allow for a bigger outdoor space.
- Yes. We are actually looking for a suitable "community living" house right now!
- I like the idea of living in community, the way the church did it back in Acts. My convictions lead me to believe that's what God wanted from us all along.
- It is a good opportunity to learn and grow as a person. It would be fun, even though some people like to complain. Everyone has to be tolerant as well as respectful.
- For our son living with developmental disabilities, this would be a fantastic option.
- Yes, but I'd need training in house meetings and conflict resolution. We need more people to talk about their experience doing this.
- I am drawn to this as an option.
- With family - yes! Others?
- We've tried this and it has only happened short term. We'd be very open to it, but need the right fit.
- Yes, if there was enough separation built in.
- Yes, it's ideal for seniors who are alone and have mid-low income.
- Yes, living with others makes you a better person and community member. You grow through conflict resolution etc.

Yes, I already live in a shared home:

- Being near retirement and having adult children at home, I would like to keep my children living with us as co-owners for now.
- I already do this even though it is difficult. It is the only way to have a home for my children in Ladner.
- Yes, I'm already sharing my home.
- It is working for me right now! It takes a good attitude and compromise but it's worth it. It has been good.

Maybe:

- I am on the fence about this. I want to open up a suite but fear the loss of privacy. I would have a suite with shared entrance and possibly shared kitchen.
- Potentially. Chance for intentional community is attractive. Logistics seem daunting.
- It depends on who it is shared with. In general, it would probably be difficult to manage so many different opinions and personalities on a daily basis.

No, not at this stage of my life:

- I'm 65 and love the independence of this stage - so no for now - but can see this becoming a better option in five or so years.
- No. I did this when I was young to afford housing, but I no longer want to give up or share my space.
- This would be a learning curve, as we like our privacy. We would be open to this down the road as a feasible option.

No, living in a shared home doesn't appeal to me:

- No, I would be worried about our noise and mess and bothering others. We want our own space and privacy.
- No because we have four children. We rent to maintain our privacy.
- No, I want privacy. It wouldn't work for me unless there was a separation of suites.
- Yes - financially. No - socially.
- If separate suites - yes. If sharing the same space - no.

6) What affordable housing concepts would work in Delta?

Summary: Participants expressed support for the idea of co-operatives because they provide affordable housing and enhance relationships. Participants also expressed the need for more types of housing in Delta including townhouses, apartments, accessible units, suites, and duplexes.

Co-op housing:

- More co-op housing. I think there is a lack of co-op housing in Ladner and I think it is a great concept.
- Co-op housing; it's more affordable for younger families.
- Co-ops would be a natural fit in a community focused place.
- Co-op housing builds a strong community.
- More non-profit housing buildings!

- More co-op housing.
- Non-profit rentals.
- Co-op housing.
- Higher density co-ops.
- Co-operatives.
- Co-ops.
- There need to be more co-ops!

Higher density:

- Co-ops, townhouses, and one house with two suites. More homes in less space. This protects our farms and charm while still meeting needs.
- All options presented today.
- Regarding South Delta, I would love to see more density providing options for younger persons to own.
- More gentle density like townhouses and low rise apartments.
- Greater density; smaller lots.
- Gentle density apartments.
- Townhouses, duplexes, multiple mortgages on one house.

More rentals:

- Delta needs way more rental options. Density is not a bad thing. We should stop emphasizing ownership. We need visionaries to put up family friendly rentals.
- Be more accepting of secondary suites.
- Incentives for secondary suites.
- Innovative secondary suite regulations.
- Rental suites.

Innovative designs:

- Stand alone houses that you individually own but that have a shared common space like a yard, rec room etc.
- Wheelchair accessible suites.

Shared living:

- Home sharing and homestay students.
- Co-housing.

7) If I added a suite to my house...

Summary: Participants expressed concern with the Corporation of Delta's restrictions on suites and the logistics of adding a suite. Nevertheless, adding a suite was seen as a solution to financial stress and social isolation.

The municipal regulations would need to be favourable:

- It would be very challenging to work with Delta's rules.
- I would hope that the housing laws in Ladner would support it.

The financing and design would have to be feasible:

- It would be challenging because of the layout of my house.
- It would probably be small; maybe large enough for one person.
- I would need to renovate but I can't afford to add renovations to my debt load.
- If we had a house, we would have a hard time adding a suite because we would probably need the whole house.

It would solve a problem:

- I would look forward to developing community and a friend for my only child.
- I'd be set.

8) What are the challenges for creating more rental space?

Summary: Municipal regulations that limit the ease of creating more rental space were often mentioned as a challenge. There were also concerns regarding the cost of renovations.

Rules and policies can be challenging:

- Easing up on rules and policies.
- Parking.
- The parking rules.
- Municipal regulations.
- There is a need for development incentives.
- Regulations that make it impossible to easily add rental space.
- Would require a renovation and approval from Delta.
- Regulations and parking issues.
- The difficulty of subdividing a large property into 4 to 6 smaller homes.

Making the space large enough for families:

- Families with multiple children often need more space than a typical rental suite or a house with a suite provides.
- The design of new houses is a challenge.
- Families need enough room to grow. Rental suites that are only 1 or 2 bedrooms don't provide enough space for families.

Adjusting to the social demands:

- Loss of space in my home.
- Dealing with strangers.
- People willing to give up their space.
- It takes away from buying a home.

Costs:

- Accessing land.
- Costs too much money to buy a house or build a suite.
- The cost.
- Creating buildings that are affordable to rent as well as quality built to ensure low maintenance fees.
- The cost of building a suite.

9) Today I learned that...

Summary: Participants indicated interest in the affordable options presented, specifically the mixer mortgages available through Vancity and the idea of co-op housing.

There are flexible financing options:

- Different mortgage options.
- Mixer mortgages may give us an opportunity to live in a bigger house.
- There are still "mortgage plus improvements" available.
- Financial institutions and programs are there to help. There are more options available than I thought.
- Mortgage options. Vancity is innovative!
- There are lots of opportunities, but still lots of challenges to find housing in Delta.

Co-ops keep communities vibrant:

- Co-ops are a big deal.

- Co-ops offer great opportunities for community living, without sharing the home itself.
- I learned that community land trusts allow co-op residents to build up equity.
- I learned more about co-ops.
- The community life offered by co-ops is appealing. Could this be available as a mix of units so that people who don't have a low income could enjoy similar social benefits?

I can be part of the solution:

- It can be rewarding to open up your home to others and supply places for living in Delta.
- Development is more desirable and available than I thought.

10) I want to know more about...

Summary: Participants expressed interest in a variety of topics that went well beyond the topics covered at the event. Some were interested in learning more about co-ops and other alternative ways of living. Others were interested in what kind of innovative housing options could work in Delta. Finally, some participants wondered if townhouses and other low rise density options were possible in Delta.

Co-operative housing:

- Co-ops
- Co-ops!
- Potential for co-ops in Ladner.

Community Land Trusts:

- What is Delta's position? Could we have a community land trust?

The following excerpt is from https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhostcast/afhoid/fite/colatr/colatr_001.cfm.

CLTs acquire land with the intention of retaining the title in perpetuity, and thereby removing the land from the speculative market. This approach is based on the notion that land is not a commodity, but a fundamental resource in which the community, as well as the users, have interests. CLTs see themselves as performing a stewardship role over the land on behalf of the community.

Most CLTs focus on acquiring and renovating existing houses. Some CLTs have expanded into developing housing and operating co-operatives, condominiums, shelters, and single-room occupancy (SRO) units—all while continuing to own the land and to protect the affordability of the units.

While less established in Canada, CLTs have a long-standing tradition in Europe, and can also be found in the United States, Africa and the Middle East. Because they are still fairly recent, current information about the CLTs that are operating in Canada is often difficult to come by. Those CLTs that have been studied have demonstrated a need for supportive legislation, funding, and technical assistance in order to sustain this affordable housing strategy in Canada. The limited tradition of CLTs in Canada often presents barriers, and many CLTs find themselves working in isolation.

Higher density housing:

- Duplexes; building two to three housing units on one lot.
- Suite requirements.
- Lane houses and coach houses. Zoning requirements for adding an additional home on a current property.
- Duplexes; large four bedroom townhouses

Shared living:

- Co-housing, how can I share the space I have?
- Co-housing. Options for people who are financially secure but would welcome community.
- Shared mortgages with family members.
- Intergenerational housing arrangements.

How to plan and save:

- How to go about saving for maybe a co-op or rental site, with about a two year gap to go.
- How to encourage life-long renting for young people, which means training them in other ways of wealth creation than real estate.
- Information on mortgage details and housing on the market.
- What is the average price for apartments, houses etc?
- What is the average rent needed?

Purpose built rental housing:

- What is purpose built rental?

The following excerpt is from <http://dailyhive.com/vancouver/development-101-what-is-purpose-built-rental>].

Purpose-built rental is designed and built expressly as long-term rental accommodation. It is different from other types of rentals, such as condominiums, which may be available in the rental pool one year and not the next.

LandlordBC, the association representing rental housing providers in the province, launched the Certified Rental Building (CRB) program last year, a voluntary quality assurance program designed to help the public identify responsibly managed rental properties.

Residents of Certified Rental Buildings can be sure that thorough screening of all neighbours is conducted, ensuring safety and security at the building, and fostering a sense of community among like-minded residents. Those lucky enough to have live-in building management have dedicated 24-hour service and attention from staff with extensive certification and training – from first aid, health and safety, and customer service to human rights compliance – this brings peace of mind.

In Closing

The community forum held at Cedar Park Church in Delta, BC on March 4, 2017 successfully raised awareness of the pressures faced by local residents and the barriers to owning or renting that exist in the community. We got a more accurate picture of how things currently are in our community. We heard stories from our neighbours that helped us understand how housing impacts the people closest to us.

The cost of housing in Delta was acknowledged to be a significant barrier to affordable, stable places to live. The rapid rise in prices for homes has meant that many young people and families who would typically be able to buy a home and remain in this community are no longer able to do so. Indirectly, high prices for purchasing a home means that more people must rent, and for longer, which in turn makes rental prices increase and availability decrease.

People with large sums of money, or those who have owned property for a long time in Delta, are able to live here. We were not surprised to learn that many Delta residents were highly resistant to change.

“Those without large sums of money were being forced to choose either unstable housing options or to leave. In the end, leaving was not so much a choice, but an inevitability.”

- Dr Matt Balcarras

While a variety of topics and options were discussed at the forum, one consistent message was clear: the status quo was not enough. People were not content to let inertia shape the future of our community. Participants wanted the municipality to make it easier to add rental suites. There was enthusiasm for higher density housing options like townhouses, apartments, accessible units, suites, and duplexes.

The information about housing co-ops educated and inspired people. There was tremendous excitement about the social benefits of sharing common recreational areas and even sharing homes. This feedback took our planning team by surprise. We didn't realize that there was such a strong longing for intergenerational living and supportive housing for seniors and people with disabilities.

In his introduction to the forum, Lee Kosa, Pastor at Cedar Park Church, summarized the need for change in this way:

“It's time to re-think what it means to be a healthy and vibrant community. It's time to think beyond ourselves. It's time to look past our fears and it's time to envision a more sustainable, more socially-connected and a more diverse community.”

- Pastor Lee Kosa

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Copies of this report can be downloaded from <http://cedarparkchurch.org/delta-housing-affordability-crisis/>.

If you are interested in this topic, please connect with us on our Facebook page at <https://www.facebook.com/cedarparkchurch/>.